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6	UNITED STATES BANKRUPTCY COURT
7	DISTRICT OF NEVADA
8	In re:  Chapter 13 Proceedings Case No: 09-11008-BAM
9	)
10	LAWRENCE MARCUS, )
11	Debtor(s). ) DATE: 12/01/2009
12	) TIME: 1:30 P.M.
13	OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY
14	COMES NOW, Debtor, LAWRENCE MARCUS, ("Debtor"), by and through his attorney,
15	the law firm of AARON & PATERNOSTER LTD., and hereby submits this Opposition to Motion
16	for Relief from Automatic Stay.
17	This Opposition is based on the following Memorandum of Points and Authorities, the
18	attached Exhibits, all papers and pleadings on file herein, and any other argument or evidence
19	permitted by the Court.
20	MEMORANDUM OF POINTS AND AUTHORITIES
21	I.
22	STATEMENT OF FACTS
23	1. Debtor filed the instant Chapter 13, Case Number 09-11008-BAM, on January 26,
24	2009. On the petition date, Debtor owned real property located at or about 5365 S. Eastern
25	Avenue, Las Vegas, Nevada 89119 ("Property"). Debtor valued this property at a fair market
26	value of \$157,762.00.
27	///
28	111

## II.

## LEGAL ARGUMENT

Movant's Motion argued it owns the current interests in the first note and deed of trust and alleges that the Debtor and bankruptcy estate have insufficient equity in the property.

## 1. 11 U.S.C. § 362(d) - Relief from Automatic Stay

"To obtain relief from the automatic stay, the party seeking relief must first establish a prima facie case that 'cause' exists for relief under § 362(d)(1)." A prima facie case requires Movant show "a factual and legal right" to relief.<sup>2</sup> "If the movant fails to meet its initial burden to demonstrate cause, relief from the automatic stay should be denied." Therefore, Movant must prove it has a "lack of adequate protection" in the Property; or Movant must prove Debtor "does not have an equity" in the Property and the Property "is not necessary to [Debtor's] effective reorganization."

The Debtor agrees there is no equity in the Property. However, Movant failed to prove the Property "is not necessary to [Debtor's] effective reorganization." This route requires Movant prove both elements. Even if Debtor concedes the first element, Movant failed to put forth any evidence showing the Property "is not necessary to [Debtor's] effective reorganization." A basic tenet of bankruptcy is a stable and established residence is highly beneficial to an individual or family's stability, thus, contributive to the well being of society. Because Movant failed to put forth any evidence showing the Property "is not necessary to [Debtor's] effective reorganization," Movant's Motion should be denied.

<sup>&</sup>lt;sup>1</sup>In re Plumberex Specialty Products, Inc., 311 B.R. 551, 557 (Bkrtcy.C.D.Cal.,2004) (citing Mazzeo v. Lenhart (In re Mazzeo), 167 F.3d 139, 142 (2nd Cir.1999); Duvar Apt., Inc. v. Fed. Deposit Ins. Corp. (In re Duvar Apt., Inc.), 205 B.R. 196, 200 (9th Cir. BAP 1996); FSFG Serv. Corp. v. Kim (In re Kim), 71 B.R. 1011, 1015 (Bankr.C.D.Cal.1987).

<sup>&</sup>lt;sup>2</sup>Id. (citing In re Elmira Litho, Inc., 174 B.R. 892, 902 (Bankr.S.D.N.Y.1994); In re Planned Systems, Inc., 78 B.R. 852, 859-60 (Bankr.S.D.Ohio 1987); 3 Collier on Bankruptcy ¶ 362.10, at 362-117 (Alan N. Resnick & Henry J. Sommers eds., 15th ed. rev.2003)).

<sup>&</sup>lt;sup>3</sup>Id. (citations omitted).

<sup>&</sup>lt;sup>4</sup>11 U.S.C. § 362(d)(1)-(2).

III. **CONCLUSION** WHEREFORE, based on the foregoing, Debtor respectfully requests this Court deny the Motion for Relief from Automatic Stay, and grant other relief the Court deems just, equitable, or appropriate. Dated this 24th day of November, 2009. AARON & PATERNOSTER LTD. /s/ MATTHEW E. AARON MATTHEW E. AARON, ESQ. Nevada Bar No. 4900 2300 West Sahara Avenue, Suite 650 Las Vegas, Nevada 89102 Attorneys for Debtor 

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## **CERTIFICATE OF SERVICE** 1 1. On November 24, 2009, I served the following document(s) 2 OPPOSITION TO MOTION FOR RELIEF FROM AUTOMATIC STAY 3 2. I served the above-named document(s) by the following means to the persons as listed 4 below: 5 ECF System (You must attach the "Notice of Electronic Filing", or list all X persons and addresses and attach additional paper if necessary.) 6 Trustee Kathleen Leavitt: courtsecf3@las13.com 7 b. United States mail, postage fully prepaid, addressed as follows: 8 (List persons and addresses. Attach additional paper if necessary.) 9 Gregory Wilde, Esq. WILDE & ASSOCIATES 10 208 S. Jones Blvd Las Vegas, NV 89107 11 Mark Bosco, Esq. 12 TIFFANY & BOSCO, P.A. 2525 East Camelback Rd., Suite 300 13 Phoenix, AZ 85016 14 Lawrence Marcus 5365 S. Eastern Avenue 15 Las Vegas, NV 89119 16 c. Personal Service (List persons and addresses. Attach additional paper if necessary) I personally delivered the document(s) to the persons at these addresses: 17 For a party represented by an attorney, delivery was made by handing the document(s) 18 to the attorney or by leaving the documents(s) at the attorney's office with a clerk or other person in charge, or if no one is in charge by leaving the documents(s) in a conspicuous place 19 in the office. 20 For a party, delivery was made by handing the document(s) to the party or by leaving the document(s)at the person's dwelling house or usual place of abode with someone 21 of suitable age and discretion residing there. 22 d. By direct email (as opposed to through the ECF System) (List persons and email addresses. Attach additional paper if necessary) 23 Based upon the written agreement of the parties to accept service by email or a court 24 order, I caused the document(s) to be sent to the persons at the email addresses listed below. I did not receive, within a reasonable time after the transmission, any electronic message or 25 other indication that the transmission was unsuccessful.

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e. By fax transmission (List persons and fax numbers. Attach additional paper if necessary)

Based upon the written agreement of the parties to accept service by fax transmission

or a court order, I faxed the document(s) to the persons at the fax numbers listed below. No error was reported by the fax machine that I used. A copy of the record of the fax transmission is attached.

o f. By messenger (List persons and addresses. Attach additional paper if necessary) I served the document(s) by placing them in an envelope or package addressed to the persons at the addresses listed below and providing them to a messenger for service. (A declaration by the messenger must be attached to this Certificate of Service,).

I declare under penalty of perjury that the foregoing is true and correct.

Signed on: November 24, 2009.

An employee of Aaron & Paternoster, Ltd.